

FIRST SOUTHWEST BANCORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3228681	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$240	\$239	-0.4%		
Loans	\$154	\$157	2.1%		
Construction & development	\$12	\$15	25.7%		
Closed-end 1-4 family residential	\$22	\$21	-3.2%		
Home equity	\$8	\$7	-8.2%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-41.1%		
Commercial & Industrial	\$8	\$10	32.5%		
Commercial real estate	\$50	\$51	1.9%		
Unused commitments	\$21	\$23	10.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$27	\$22	-18.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$14	32.4%		
Cash & balances due	\$18	\$23	28.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$214	\$212	-0.9%		
Deposits	\$209	\$205	-1.8%		
Total other borrowings	\$4	\$6	41.5%		
FHLB advances	\$1	\$1	0.0%		
Equity					
Equity capital at quarter end	\$27	\$27	2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.8%	--		
Tier 1 risk based capital ratio	12.9%	13.9%	--		
Total risk based capital ratio	14.2%	15.1%	--		
Return on equity ¹	0.7%	3.7%	--		
Return on assets ¹	0.1%	0.4%	--		
Net interest margin ¹	4.1%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	51.6%	61.2%	--		
Loss provision to net charge-offs (qtr)	49.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	3.3%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	9.7%	0.0%	7.5%	0.0%	--
Closed-end 1-4 family residential	2.5%	1.4%	0.0%	0.0%	--
Home equity	5.0%	1.2%	0.0%	0.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	5.1%	0.0%	--
Commercial & Industrial	3.6%	0.9%	0.0%	1.3%	--
Commercial real estate	5.5%	6.6%	0.7%	0.0%	--
Total loans	4.0%	2.6%	0.9%	0.1%	--